

## Cookie and Privacy Policy

National Counties Building Society ("we" or "us") is committed to protecting your privacy and keeping your personal information secure. As a general rule, we only collect personal information when you apply for products or carry out transactions with us. When you open an account with us, details of how we will use your personal information will be contained in the relevant application form, accompanying documentation and product terms and conditions.

This Privacy Policy relates solely to information supplied by you via this website ([www.ncbs.co.uk](http://www.ncbs.co.uk)) and sets out our current policies and procedures in relation to the protection of your data. We may change this Privacy Policy from time to time. Any changes will take effect once the revised Privacy Policy is available on our website so we suggest you check it regularly.

### What we do with your data

You can visit our website without telling us who you are or revealing any information about yourself. However, where personal information is supplied by you, we will not disclose information about you or your accounts to anyone, other than where we have your consent, or where we are compelled or allowed by law to do so. Your details will be stored and held by us on computer databases or otherwise solely for the purposes of:

- providing you with the information or service(s) you have requested;
- sending you information about our products and services, and those of selected third parties, where you have consented to this;
- carrying out statistical and market analyses to enable us to review, develop and improve the products and services we offer.

We will not hold your personal information for any longer than is necessary for these purposes.

### Access to your information

You have a right of access to your personal records and to ask for any inaccuracies in the data we hold to be corrected. Should you wish to do so, please write to National Counties Building Society, FREEPOST, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4BR enclosing a cheque for £10 payable to "National Counties Building Society".

### Other websites

Links within this website to external websites are not covered by this policy. Please read the privacy policies of any other sites separately.

### Emails

If you use standard email to communicate with us, you should be aware that we cannot guarantee that your information remains confidential while in transit and we recommend that you keep the amount of confidential information you send to us via email to a minimum. For security we will not include any confidential information about you in any email we send to you.

If you have registered for our Online Service we recommend that you always use the secure message service to contact us.

Alternatively, we can communicate with you via our Secure Messaging Portal, powered by Mimecast. The Mimecast system is designed to protect your data against unauthorised access, disclosure and loss. The Secure Messaging Portal within the Mimecast system offers a safe and straightforward way for us to discuss account specific information with you, securely send you electronic files, or securely receive electronic files from you.

To access a secure message from us or to send a secure message to us using the Mimecast system, you'll need to log in to our dedicated Secure Messaging portal (<https://nationalcountiesbuildingsociety.login-uk.mimecast.com>). The first time you use the secure message system to access a message from us, you'll receive a separate email containing your login information and then you'll be prompted to change your password at the first login (after this you can change your password whenever you wish).

You'll only be able to send us a message once we've initiated your portal login (which happens when we first send a message to you via the portal). So, if you haven't received any messages from us via the Secure Messaging portal but would like to use the portal to send a secure message to us, please just call us and we'll be happy to set you up.

## Cookies

Cookies are widely used in order to make websites work, or work more efficiently, as well as to provide information to the owners of the site.

Cookies are small text files that are placed on your personal computer (PC) or mobile device by websites that you visit. The server then sends a cookie back to the originating website each time you subsequently visit it.

### How we use cookies

We use cookies to:

- collect anonymous information that will help us to understand visitors' browsing habits on our website;
- compile statistical reports on website activity e.g. the number of visitors and the pages they visit;
- temporarily store any information which you may enter in tools on our website;
- in some cases, remember information about you when you visit our site. We may need to do this to provide some of our services.

We do not make any attempt to find out, by means of the cookies, the identities of individuals visiting our website.

### Cookie categories

Cookies can be either **session cookies** or **persistent cookies**.

**Session** cookies are temporary and are deleted as soon as you close your browser. Session cookies do not contain personally identifiable information.

**Persistent** cookies are stored on your PC or mobile device until they expire or you remove them. Persistent cookies can store your personal preferences for a website, removing the need to reapply preferences when a website is revisited. Persistent cookies can have long expiry dates upon which they are automatically deleted. Alternatively, users can delete cookies manually via their internet browser settings.

We use the following types of cookies in this website (based on the International Chamber of Commerce guide for cookie categories):

- Strictly necessary
- Performance
- Functionality

#### Strictly necessary

Strictly necessary cookies are essential in order to enable you to move around the website and use its features, such as accessing secure areas of the website. We do not need to ask for your consent to use these cookies.

#### Performance

Performance cookies collect information about how you use our website, for instance, which pages you visit, and if you get error messages from web pages. These cookies don't collect any information that could identify you. All the information collected is aggregated, and therefore anonymous, and is only used to help us improve how our website works, understand what interests visitors to our website and measure how effective our advertising is.

#### Functionality

Functionality cookies allow the website to remember choices you make, such as changes you have made to the text size, fonts and other parts of web pages that you can customise.

*Please see full details of all our cookies on the next page.*

## Consent

By continuing to use our website, you are consenting to our use of cookies.

## Managing / blocking cookies

You can block or delete cookies from this site in your browser settings. To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit [www.allaboutcookies.org](http://www.allaboutcookies.org).

**However, please remember that cookies are often used to enable and improve certain functions on our website. If you decide not to allow some or all of the cookies on our site, we cannot guarantee how our site will perform for you and certain parts of the site may not work.**

The following cookies are used on [www.ncbsonline.co.uk](http://www.ncbsonline.co.uk):

### Strictly necessary

The table below explains the strictly necessary cookie we use and why:

Cookie	Name	Purpose	More Information
ASP.NET SessionId	ASP.NET SessionId (session)	This cookie is necessary for site functionality. It contains no personally identifiable information and is deleted when you close your browser.	Visit the Microsoft website
Google Loader	Google Loader (session)	This cookie is essential for the Online service to operate. It is used to provide us with information about your entry point into the Online service. It contains no personal information.	

### Performance

The table below explains the performance cookies we use and why.

Cookie	Name	Purpose	More Information
Google Analytics	_utma (persistent) _utmb (session) _utmc (session) _utmz (persistent)	<p>These cookies are used to collect information about how visitors use our site. We use the information to compile reports and to help us improve the site. The cookies collect information in an anonymous form, including the number of visitors to the site, where visitors have come to the site from and the pages they visited.</p> <p>The first persistent cookie (_utma) is set to expire 2 years after it is set or updated with each page view of the site.</p> <p>The second persistent cookie (_utmz) is set to expire 6 months after it is set or updated with each page view of the site.</p>	<p>For more information about Google Analytics visit the Google Analytics website.</p> <p>To opt out of being tracked by Google Analytics across all websites visit <a href="http://tools.google.com/dlpage/gaoptout">http://tools.google.com/dlpage/gaoptout</a>.</p>

## Functionality

The table below explains the functionality cookie we use and why.

Cookie	Name	Purpose	More Information
ncbs fontsize	ncbs_fontsize (persistent)	<p>This cookie is used to record the website font text size selected by a user. When a visitor revisits the site, the font size will automatically change to the option previously selected.</p> <p>This cookie is set to expire 1 year after it is set when you first visit the site.</p>	

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